

Hien Thi NGUYEN

148 Penn Avenue

Souderton, PA 1896

November 25th, 2020

STATEMENT OF DEBTS

My name is Hien Thi NGUYEN, the defendant in the lawsuit brought Mr. Tho Van NGUYEN, residing at 534 E Broad Street, Souderton, PA 18964.

After the hearing via telephone on November 10th, 2020, the Bankruptcy Court Judge gave me the opportunity to explain the amount of debts totaling over two hundred thousand which Mr. Tho NGUYEN is suing me for. According to the most recent letter presented to the Court on November 4th, 2020, Mr. Tho NGUYEN claimed that I had transferred money to my mother in Vietnam totaling 90 thousand dollars. This was an unusual and deliberate attempt to supply the Court with false information and lies. First of all, I would like to refute all of his claims and would like to present to the Court the following:-

On July 30th, 2016, I went back to Vietnam to bring my children to the United States of America. During the time I was in Vietnam, Mr. Tho NGUYEN contacted me and asked me to assist him in setting up a buying and selling automobiles business in Cambodia. After days of discussing, I went to Cambodia for 3 days to research the market. However, upon my return to Vietnam, I informed Mr. Tho NGUYEN that I could not do business in this sector because I would not be able to control the market in Cambodia.

In the middle of August, Mr. Tho NGUYEN continued to contact me with regard to doing business in Vietnam. Knowing that I had experience in buying and selling steels, he decided to give me 50 thousand dollars and 57 taels of gold to start a steels trading business. According to him, because there was not enough cash, the 57 taels of gold would be sold and the proceeds would then be sent to me in Vietnam.

On August 30th, 2016, Mr. Tho NGUYEN sent the money to me in Vietnam. According to the World Gold Council (hiệp hội vàng quốc tế) at the time, the total amount I received was 138,920 U.S dollars. This confirms that: at the time I received the money and signed the debt document, I was in Vietnam and the money was sent to Vietnam by Mr. Tho

NGUYEN himself. I did not send money from the United States to my mother as claimed by Mr. Tho NGUYEN. (There is an entry stamp on my passport as the proof of this.)

Per our agreement, I would use this money to do Steels Trade Business in Vietnam. In September, 2016, I returned to the United States and hired someone else to carry on the business. We leased lands in order to build the factory/warehouse and hired workers. All steps taken were presented to and approved by Mr. Tho NGUYEN. However, during this process, he requested that I send money to various individuals, whom I did not know, in both Vietnam and the United States. (I have lots of proofs to confirm these transfers, emails, text messages ...etc.)

In February, 2017, Mr. Tho NGUYEN went to Vietnam and demanded me to move the factory/warehouse to a new location because he did not like the current location. I had to pay a lot of money for this move and suffered lots of detriments. Mr. Tho NGUYEN personally took charge of the construction of the factory/warehouse at the second location in Vietnam, while I was back in the United States. He organized an opening ceremony and asked me to pay for all the related expenses. He continued to demand me to transfer money to many individuals which led to the fact that I was no longer able to maintain the business and the company was then dissolved in September, 2017. I was no longer able to pay for all living expenses resulting in lots of debts to credit card companies. Because he unsuccessfully attempted to have sex with me and I reported it to the police, he then plotted to sue me using old loan document even though he knew I was deep in debts and serious financial troubles. Knowing my lack of English language, he continuously attacked and threatened to deport me back to Vietnam, even with imprisonment. Many times, Mr. Tho NGUYEN texted my husband, inciting him to divorce me so that he could have me, but failed. Many times, my 11-year old daughter witnessed his despicable acts when he wanted to have sex with me in front of her. This scared her and she wrote it in her diary. He even wrote to my parents in Vietnam telling them that I have been faced with deportation proceedings by the US Court, that my house was confiscated and that my two children were barred from seeing me. This caused serious detriments to their health mentally and physically. That was the most horrendous, wicked and filthy tricks he has been subjecting my family to for the past two plus years and it must stop. We have been suffering tremendously from his malice attacks with the help of some rogues who have no regard for fairness and justice. If only I could speak English so that I would address the Court personally. We beg for justice and protection under the Law but because we cannot afford an attorney, there is nothing we can do. We had previously endeavored to complete the bankruptcy forms ourselves because we could not afford an attorney. These are all the evidence we have and hope that the Court will consider them.

Attached is a detailed accounts of all payments made per his demands between September, 2016 and December, 2017. I hereby declare under penalty of perjury that the above statements are true and correct.

My sincere thanks for your Honor's consideration.

(signed)

Hien Nguyen